

D. C. WILLIAMS & SONS

H. S. WILLIAMS & SONS
HIGH GRADE PIANOS
Prices Specially Reduced
the Holiday Season.
Beautifully Assorted Stock.
R. S. Williams & Sons
143 Yonge-street, Toronto



CARRIAGES

 Of the Latest Styles, all hand-made

 and of the Best Quality, at

 63 and 65 Adelaide-st. West

 Near Deane's Grand

 WM. DIXON, Proprietor

THE SPEIGHT WAGON

 Manufacture by machinery of

 the very best and latest designs,

 working wood and iron, by a

 charlatan and dishonest man,

 stand their trade, from the

 Home and Foreign Lumber, the

 roughly seasoned.

WAGONS OF ALL KINDS

 Without machinery it is impos-

 sible to compete successfully,

 by its use we can and do build

 Wagons of all kinds accurately

 and quickly and cheaply,

REPAIRS PROMPTLY ATTENDED

THE SPEIGHT WAGON CO. 240
Toronto and Markham
No. 7 Ontario-street.

CARPETS

OF THE
LATEST PATTERN
AND COLORS

BEST BRUSSELS

At \$1 Per Yard.

PROPRIETORS OF THE

HYGIENIC CARPET CLEANING

MACHINE

J. & J. L. O'MALLIN

FURNITURE WAREHOUSES

160 Queen-st. west. Tel. 1

GRATEFUL-COMFORTING

EPPS'S COCOA

BREAKFAST

BREAKFAST.

By a thorough knowledge of the natural laws which govern the operations of digestion and assimilation, and by a careful application of the properties of well-selected foods, Mr. Epps provided our breakfast tables with a delcious and healthful article, which is now so generally acknowledged by the most educated and healthy doctors' bills. It is by the judicious such articles of diet that a constitution may gradually build up until strong enough to resist all the attacks of the most virulent maldies are floating around us ready to wherever there is a weak point. We may say that this is the only food which has been so thoroughly fortified with pure blood and a properly nourished "—*Old Service Gassite.*

It is sold in bottles of one quart and one pint, in packages by Grocers. labelled thus:

JAMES EPPS & Co., Homoeopathic Chemists, London, Eng.

INSURANCE.
ASSESSMENT SYSTEM
Massachusetts Benefit Association
 GEORGE A. LITCHFIELD, President
 Home Office, 53 State-street, Boston
 The Policies of the Massachusetts Benefit Association are the best issued by any New England Premium Company in existence. The policies are uncontestable after three years. Dividends are payable to the payment of premiums at year. Dividends may be drawn in cash in years from date of policy. Cash surrenders are payable in five years from date of policy. One-half face of policy paid to insured during his

Estimated Cash Surrender Value of Policy Carried to the Life Expectancy of the Insured.

AGE, 40 YEARS, \$10,000.	
Annual premium.....	\$ 300 43
Amount paid in 25 years, or until age 65.....	5,611 29
Dividends averaging 15 per cent. Net contribution to Emergency Fund.....	
Accretions from lapses.....	
Total credits.....	\$
Canadian Government Deposits, \$50,000.	
Life Insurance men wanted to act for this Agency in all unrepresented districts. Liberal	

THOS. E. P. SUTTON, Manager.
FRESHFOLD LOAN BUILDING, TORONTO.

W. H. STONE
UNDERTAKER,
349-YONGE-STREET-34
OPP. ELM.
Telephone 9822.

TORONTO POSTAL GUIDE-DURING
month of May, 1894, mails close
due as follows:

CLOSE	
A.M. P.M.	A.M. P.M.

[illegible]

N.B.—There are Branch Postoffices in every part of the city. Residents of each ward should transact their Savings Bank and Order business at the Local Office nearest their residence, taking care to notify the respondents to make orders payable to the Branch Postoffice.

T. C. PATTESON.